CONNECTICUT STATE INSURANCE DEPARTMENT HEALTH MAINTENANCE ORGANIZATIONS

PAGE

EXHIBIT 4

NUMERICAL RANKING OF HEALTH MAINTENANCE ORGANIZATIONS (HMO'S). THE HMO WITH THE **LOWEST** COMPLAINT RATIO IS RANKED NO. 1.

01/01/2002 THRU 12/31/2002

| COMPANY NAME | DIRECT PREMIUM | UNDER- WRITING | | MARKETING SALES | | CLAIM DELAYS | | CLAIMS OTHER | | POLICY SERVICE | | RATIO TOTAL COMPL/DP | | RANK | |
|--------------------------------|----------------|-------------------|---|--------------------|---|-----------------|---|-----------------|----|-------------------|---|-------------------------|----|---------|---|
| | | J | Q | J | Q | J | Q | J | Q | J | Q | J | Q | | |
| MEDSPAN HEALTH OPTIONS | 109,482,135 | 0 | 0 | 0 | 0 | 6 | 0 | 17 | 0 | 0 | 0 | 23 | 0 | .210 | 1 |
| CONNECTICARE INC | 553,583,760 | 0 | 0 | 1 | 0 | 164 | 0 | 20 | 0 | 0 | 0 | 185 | 0 | .334 | 2 |
| OXFORD HEALTH PLANS (CT) INC | 195,520,458 | 0 | 0 | 0 | 0 | 16 | 0 | 56 | 2 | 0 | 0 | 72 | 2 | .378 | 3 |
| HEALTH NET OF CT INC | 881,913,513 | 2 | 0 | 1 | 0 | 239 | 0 | 282 | 6 | 0 | 0 | 524 | 6 | .600 | 4 |
| CIGNA HEALTHCARE OF CT INC | 53,683,641 | 0 | 0 | 1 | 0 | 14 | 1 | 16 | 2 | 0 | 0 | 31 | 3 | .633 | 5 |
| AETNA HEALTH INC | 106,308,110 | 0 | 0 | 2 | 0 | 82 | 0 | 202 | 0 | 0 | 1 | 286 | 1 | 2.699 | 6 |
| FIRSTCHOICE HEALTHPLANS OF CT* | 688,965 | 1 | 0 | 0 | 0 | 250 | 0 | 46 | 0 | 3 | 0 | 300 | 0 | 435.435 | 7 |
| TOTALS | 1,901,180,582 | 3 | 0 | 5 | 0 | 771 | 1 | 639 | 10 | 3 | 1 | 1421 | 12 | | |

(*) FIRSTCHOICE - ACCEPTING NO NEW BUSINESS - SERVICING EXISTING BUSINESS ONLY

- Aetna US Healthcare 5/1/02 Name changed to Aetna Health Inc.
- Physicians Health Services of CT Inc. 7/23/01 Name Changed to Health Net of Connecticut Inc.